

House Concurrent Resolution No.

Whereas, recent legislative hearings have brought to light serious problems with young adults' ability to understand and evaluate consumer credit issues such as credit cards and payday loans; and

Whereas, mistakes made in early adulthood with one's financial well-being can imperil a young adult's credit rating and affect his or her ability to be a productive member of society; and

Whereas, the ability to evaluate the soundness and advisability of using particular consumer credit programs is a crucial life skill; and

Whereas, the Missouri assessment program communications, mathematics, and social studies assessments for middle school and high school offer a unique opportunity to gauge the extent of young people's understanding of these issues; and

Whereas, the first goal of the Show-Me Standards includes elements such as evaluating information and ideas, and applying acquired information to different contexts as students, workers, citizens, and consumers; and

Whereas, in some disciplines, such as consumer and family sciences and business education, extensive work has already been done to chart skills such as comparing various aspects of consumer credit against not only the Show-Me Standards but also national standards and tests; and

Whereas, dictating the content of courses by statute may not always be good public policy but making known legislative priorities so that existing programs may accommodate those priorities is an obligation of the Legislature:

Now, therefore, be it resolved that the members of the House of Representatives of the Ninety-first General Assembly, Second Regular Session, the Senate concurring therein, hereby urge the Department of Elementary and Secondary Education to:

(1) Impanel a group or groups of teachers to determine if consumer credit issues can be addressed in the framework of the Show-Me Standards and, if so, to determine what sorts of questions, including the possibility of performance events, would be appropriate for inclusion in the statewide assessments, as well as addressing the optimum grade-level for inclusion, whether it should be middle school, high school, or both;

(2) Assuming that the teacher panels respond favorably to the inclusion of consumer credit questions, determine if and how the assessment instruments can be kept comparable with previous years' instruments as they are rewritten in the ordinary course of test development to incorporate consumer credit elements;

(3) Determine what steps would be necessary to track and report statewide average performance on those elements concerning consumer credit issues and advise if it is possible and/or advisable;

(4) Encourage organizations that represent individual curriculum areas such as communications, mathematics, and social studies to incorporate analysis of consumer credit issues where appropriate; and

(5) Identify and publicize methods besides statewide assessment that could help students and teachers incorporate consumer credit issues in teaching and learning, including professional development opportunities; and

Be it further resolved that the Chief Clerk of the Missouri House of Representatives be instructed to prepare properly inscribed copies of this resolution for the Commissioner of Education and the State Board of Education.

Offered by Representative Nancy Copenhaver

Ted Wedel, Chief Clerk of the House of Representatives, and Terry L. Spieler, Secretary of the Senate, do hereby certify that the aforementioned is a true and correct copy of House Concurrent Resolution No. , adopted by the House of Representatives on , 2002, and concurred in the Senate on , 2002.

Chief Clerk of the House of Representatives

Secretary of the Senate

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